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|---------------------------|----------------|--------------------------|
| <b><u>RESPONSE TO</u></b> | Application #  | 10/575,269               |
| <b><u>RESTRICTION</u></b> | Confirmation # | 8866                     |
| <b><u>REQUIREMENT</u></b> | Filing Date    | April 11, 2006           |
|                           | First Inventor | KAGAN                    |
|                           | Art Unit       | 3694                     |
|                           | Examiner       | Cheung, Mary Da Zhi Wang |
|                           | Docket #       | P08910US01/RFH           |

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

S I R:

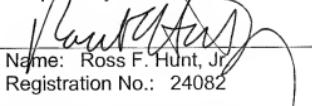
Responsive to the Office Action mailed on February 9, 2009, and to the requirement for restriction set forth therein, applicant hereby elects group II containing claims 19-37 said to be drawn to "payment gateway." However, it is respectfully submitted that claim 38 which claims, *inter alia*, "at least two payment gateways constructed and operative in accordance with claim 19" is dependent on claim 19 and should be examined along with claims 19-37. Claims 1-18 are being retained in the application subject to the potential filing of a divisional application.

Further and favorable action is respectfully solicited.

Date: February 25, 2009

Signed By  
Attorney of Record

Respectfully submitted,

  
Name: Ross F. Hunt, Jr.  
Registration No.: 24082

STITES & HARBISON PLC • 1199 North Fairfax St. • Suite 900 • Alexandria, VA 22314  
TEL: 703-739-4900 • FAX: 703-739-9577 • CUSTOMER NO. 881